

**Information to identify the case:**

Debtor 1	<u>Kenneth A. Jankoski</u>	Social Security number or ITIN	xxx-xx-3472
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lori A. Jankoski</u>	Social Security number or ITIN	xxx-xx-5257
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-20388-CMG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth A. Jankoski

Lori A. Jankoski

8/31/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Kenneth A. Jankoski  
Lori A. Jankoski  
DebtorsCase No. 15-20388-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 72

Date Rcvd: Aug 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 02, 2020.

db/jdb  
cr +Kenneth A. Jankoski, Lori A. Jankoski, 186 Zwolak Court, South Plainfield, NJ 07080-3969  
+JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 750 Third Avenue, Suite 978,  
New York, NY 10017-2703

sp +Kevin H. Morse, Slavin & Morse, LLC, 234 Main Street, Woodbridge, NJ 07095-1929  
r +Michelle Rizzo, Re/Max Diamond Realtors, 1199 Amboy Ave., Edison, NJ 08837-2552  
515546524 +Anesthesia Consultants of New Jersey, P.O. Box 27191, Newark, NJ 07101-0400  
515546525 +Armac INC., 71 Passaic Ave, Florham Park, NJ 07932-3040  
515546543 +Chase auto, Po Box 15298, Wilmington, DE 19850-5298  
515546545 Citi Residential Lendi/CitiMortgage, 2077 N Main St Ste 1050, Santa Ana, CA 92706  
515546544 Citi Residential Lendi/CitiMortgage, Attn: Bankruptcy Department, Po Box 79022 Ms 322,  
St. Louis, MO 63179

515546548 +Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243  
515546552 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
515546553 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
515546554 +Exxon Mobile/GE Consumer Finance, Attn: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195-0507

515546555 +Exxon Mobile/GE Consumer Finance, Po Box 6497, Sioux Falls, SD 57117-6497  
515546559 HRRG, PO Box 189053, Plantation, FL 33318-9053  
515776451 +JFK MEDICAL CENTER-OP, C/O RMB. INC., 409 BEARDEN PARK CIRCLE, KNOXVILLE, TN 37919-7448  
515546564 +JT Penyak Roofing Co., 3571 Kennedy Road, South Plainfield, NJ 07080-1917  
515546565 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538  
516263704 Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314  
515546567 +Medemerge PA, PO Box 890, Dunellen, NJ 08812-0890  
515546570 +Middlesex Emergency Phys PA, 3585 Ridge Park Drive, Akron, OH 44333-8203  
515546574 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
515546573 +Plainfield Emergency Physicians, P.O. Box 635087, Cincinnati, OH 45263-5087  
515546576 +Remex, 307 Wall St., Princeton, NJ 08540-1515  
515623187 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,  
Trenton, NJ 08695-0245)

515546579 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
Trenton, NJ 08645-0111

515546580 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
516721217 U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,  
Irvine, CA 92619-2708

516721218 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,  
Irvine, CA 92619-2708, U.S. Bank National Association et al,  
c/o Rushmore Loan Management Services 92619-2708

515546540 +central jersey surgeons PA, 611 Courtyard Dr, BLDG #600, Hillsborough, NJ 08844-4256

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 01 2020 00:06:51 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 01 2020 00:06:49 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr EDI: PHINAMERI.COM Sep 01 2020 03:28:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
P.O. Box 99605, Arlington, TX 76096-9605

515571875 EDI: PHINAMERI.COM Sep 01 2020 03:28:00 AmeriCredit Financial Services, Inc.,  
dba GM Financial, P O Box 183853, Arlington, TX 76096

515546522 +EDI: AFNIRECOVERY.COM Sep 01 2020 03:28:00 Afni, Inc., Attention: Bankruptcy,  
Po Box 3097, Bloomington, IL 61702-3097

515546523 +EDI: AFNIRECOVERY.COM Sep 01 2020 03:28:00 Afni, Inc., Po Box 3427,  
Bloomington, IL 61702-3427

515556202 +EDI: AISACG.COM Sep 01 2020 03:28:00 Ascension Capital Group,  
Attn: Capital One Auto Finance,, a division of Capital One, N.A. Dept, P.O. Box 201347,  
Arlington, TX 76006-1347

515546526 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 01 2020 00:07:14  
Bayview Financial Loan, Bankruptcy Dept, 4425 Ponce De Leon Blvd 5th Fl,  
Miami, FL 33146-1873

515546527 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 01 2020 00:07:14  
Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873

515781754 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 01 2020 00:07:14  
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd., 5th Floor,  
Coral Gables, FL 33146-1873

515546528 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 01 2020 00:12:06 CACH LLC,  
370 17th Street, Suite 5000, Denver, CO 80202-5616

515595853 E-mail/PDF: resurgentbknofications@resurgent.com Sep 01 2020 00:12:08 CACH, LLC,  
PO Box 10587, Greenville, SC 29603-0587

515546533 EDI: CAPITALONE.COM Sep 01 2020 03:28:00 Capital 1 Bank, Po Box 85520,  
Richmond, VA 23285

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 72

Date Rcvd: Aug 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515546529 +EDI: CAPITALONE.COM Sep 01 2020 03:28:00 Cap One, Po Box 30253,  
Salt Lake City, UT 84130-0253

515546535 +EDI: CAPITALONE.COM Sep 01 2020 03:28:00 Capital 1 Bank, Pob 30281,  
Salt Lake City, UT 84130-0281

515546530 +EDI: CAPITALONE.COM Sep 01 2020 03:28:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285

515634363 +EDI: AISACG.COM Sep 01 2020 03:28:00 Capital One Auto Finance,  
c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901

515546538 +EDI: CAPONEAUTO.COM Sep 01 2020 03:28:00 Capital One Auto Finance, 3901 Dallas Pkwy,  
Plano, TX 75093-7864

515546536 +EDI: CAPONEAUTO.COM Sep 01 2020 03:28:00 Capital One Auto Finance, 3905 N Dallas Pkwy,  
Plano, TX 75093-7892

515554262 +EDI: AISACG.COM Sep 01 2020 03:28:00 Capital One Auto Finance, a division of Capital On,  
P.O. Box 201347, Arlington, TX 76006-1347

515670828 EDI: BL-BECKET.COM Sep 01 2020 03:28:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701

515546542 +EDI: CAUT.COM Sep 01 2020 03:28:00 Chase auto, Attn: National Bankruptcy Dept,  
Po Box 29505, Phoenix, AZ 85038-9505

515546546 +EDI: CITICORP.COM Sep 01 2020 03:28:00 Citibank, Citicorp Credit Services/Attn: Centraliz,  
Po Box 790040, Saint Louis, MO 63179-0040

515546547 +EDI: CITICORP.COM Sep 01 2020 03:28:00 Citibank, Po Box 6241,  
Sioux Falls, SD 57117-6241

515546550 +EDI: WFNNB.COM Sep 01 2020 03:28:00 Comenity Bank/Dress Barn, Po Box 182789,  
Columbus, OH 43218-2789

515546549 +EDI: WFNNB.COM Sep 01 2020 03:28:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,  
P.O. Box 182686, Columbus, OH 43218-2686

515546551 +EDI: WFNNB.COM Sep 01 2020 03:28:00 Comenity Bank/vctrsssec, Po Box 182789,  
Columbus, OH 43218-2789

515546557 +EDI: PHINAMERI.COM Sep 01 2020 03:28:00 Gm Financial, Po Box 181145,  
Arlington, TX 76096-1145

515546561 EDI: IRS.COM Sep 01 2020 03:28:00 Internal Revenue Service (IRS), Department of Treasury,  
P.O. Box 7346, Philadelphia, PA 19101-7346

515546563 +E-mail/Text: abachman@rmbcollect.com Sep 01 2020 00:07:19 JFK Medical Center,  
80 James Street, Edison, NJ 08820-3938

515546562 +E-mail/Text: abachman@rmbcollect.com Sep 01 2020 00:07:19 JFK Medical Center,  
65 James Street, Edison, NJ 08820-3903

515546541 EDI: JPMORGANCHASE Sep 01 2020 03:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850

515751814 EDI: JPMORGANCHASE Sep 01 2020 03:28:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032

515753260 EDI: CAUT.COM Sep 01 2020 03:28:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

515546566 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 01 2020 00:06:13 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515775740 EDI: PRA.COM Sep 01 2020 03:28:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

515546571 +E-mail/Text: Bankruptcy@pinnaclefcu.com Sep 01 2020 00:06:26 Pinnacle Fed Cr Un,  
135 Raritan Center Pkwy, Edison, NJ 08837-3645

515646470 EDI: Q3G.COM Sep 01 2020 03:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

515546577 E-mail/Text: rwjebn@rwjbh.org Sep 01 2020 00:07:28 RWJ university hospital,  
110 Rehill Ave, Somerville, NJ 08876-2598

515546578 +E-mail/Text: bankruptcy@savit.com Sep 01 2020 00:07:30 Sa-vit Enterprises, 46 W Ferris St,  
East Brunswick, NJ 08816-2159

515546583 +EDI: WFFC.COM Sep 01 2020 03:28:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 1697,  
Winterville, NC 28590-1697

515546581 +EDI: WFFC.COM Sep 01 2020 03:28:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515546534\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)

515546531\* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,  
Salt Lake City, UT 84130-0285

515546532\* +Capital 1 Bank, Attn: General Correspondence, Po Box 30285,  
Salt Lake City, UT 84130-0285

515546539\* +Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864

515546537\* +Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892

515546558\* +Gm Financial, Po Box 181145, Arlington, TX 76096-1145

515546560\* HRRG, PO Box 189053, Plantation, FL 33318-9053

516263705\* Kondaur Capital Corporation, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

515546568\* +Medemerge PA, PO Box 890, Dunellen, NJ 08812-0890

515546569\* +Medemerge PA, PO Box 890, Dunellen, NJ 08812-0890

515546575\* PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444

515546572\* +Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3645

515546584\* +Wfs Financial/Wachovia Dealer Srvs, Po Box 1697, Winterville, NC 28590-1697

515546582\* +Wfs Financial/Wachovia Dealer Srvs, Po Box 3569, Rancho Cucamonga, CA 91729-3569

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 72

Date Rcvd: Aug 31, 2020

515546556    ##+First Step Group LLC,    6300 Shingle Creek Parkway,    Suite 220,    Minneapolis, MN 55430-2162  
TOTALS: 0, \* 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 31, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.  
alex@winstonandwinston.com  
Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
LIABILITY COMPANY NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mw-c-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Brian E Caine on behalf of Creditor U.S. Bank National Association et al...  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, Et Al...  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM  
Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Jonathan B. Peitz on behalf of Creditor New Jersey Division of Taxation  
Jonathan.Peitz@dol.lps.state.nj.us  
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, Et Al...  
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com  
Justin M Gillman on behalf of Joint Debtor Lori A. Jankoski ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com  
Justin M Gillman on behalf of Debtor Kenneth A. Jankoski ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com  
TOTAL: 15